

**Commonwealth of Kentucky  
Public Protection Cabinet  
Department of Insurance**

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**FOR IMMEDIATE RELEASE**

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**Insurance team members to visit Madison County**  
***Department employees will assess insurer response***

FRANKFORT, KY (May 11, 2009) – Members of the Kentucky Department of Insurance (DOI) Emergency Response Team will be in Madison County on Tuesday, May 12, visiting areas hit by the weekend's severe weather.

Team members are investigators from the agency's Consumer Protection and Education Division. The agency created the team in 1998 to assist consumers with insurance-related issues after a natural disaster. DOI employees also assess insurance company responses, including whether enough adjusters are available to promptly address consumer needs. In many cases, members go door-to-door in affected areas.

DOI offers these tips to those dealing with storm-related damage:

- After a consumer contacts an insurance company or agent, an adjuster will be sent to the property to assess the damage. In areas with widespread damage, give the adjuster a reasonable amount of time to make contact (usually three days in a major disaster). If no contact has been made within three days, call DOI at 800-595-6053.
- Take action to prevent further damage to the property – cover holes in the roof and windows and remove any water. However, do not make permanent repairs until an adjuster has inspected the property. Keep receipts for any temporary repairs.
- Create a detailed list of damaged items and, if possible, take photos.
- When the adjuster arrives, ask for identification. Be sure to make note of his/her name and local phone number. Ask questions and take detailed notes.

Natural disasters bring out scam artists so consumers should deal only with licensed and insured local contractors. Avoid "fly-by-night" remodelers who go door-to-door or those who offer to do repairs for greatly reduced prices.

DOI's publication, *After the Storm Has Passed*, is available online at

<http://insurance.ky.gov/kentucky/Documents/AfterTheStorm060408.pdf>

To assist consumers in disaster preparation, a copy of Household Inventory is available at

<http://insurance.ky.gov/kentucky/Documents/HouseholdInventory0608.pdf>

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